

AMENDMENTS TO THE CLAIMS

This Listing of Claims will replace all prior versions and listings of claims in this application.

Listing of Claims:

1-163 Cancelled

164. A method of using a wireless device having a keypad, to transfer funds between different accounts, said method comprising:

preparing the wireless device to engage in a funds transfer transaction,

selecting a function code corresponding to user selection of a desired funds transfer on the keypad of the wireless device,

transmitting the selected function code from the wireless device, without further addressing, along with user identification information, the user identification information comprising wireless device identification information, to a central processing unit,

in response to receipt of said function code and user identification at said central processing unit, authorizing the desired funds transfer,

said authorizing including determining, at said central processing unit, a source account identification from the user identification, and

responding to receipt of the function code and user identification.

165. The method claim 164 wherein the funds transfer involves a default amount at a pre-set price.

166. The method of claim 164 wherein the funds transfer involves a variable amount and which includes the further steps of:

using the keypad to identify the variable amount, and

sending information respecting the identified amount from the wireless device to the central processing unit.

167. The method of claim 164 which further includes determining a destination account from the function code.

168. The method of claim 164 which further includes identifying a destination account using said keypad.

169. The method of claim 164 wherein preparing the wireless device to engage in said funds transfer transaction comprises turning on the wireless device.

170. A method for realizing a payment transaction allowing a user, operating a wireless device having a keypad, to pay a vendor for goods or services, the method comprising:

preparing the wireless device to engage in the payment transaction,

receiving, at the wireless device, an instruction from the user relating to the payment transaction,

sending the payment transaction instruction as a function code from the wireless device, without further addressing information, to a central processing unit to identify the payment transaction along with user identification, said user identification comprising wireless device identification information,

determining, at the central processing unit, a source account identification from the user identification,

authorizing, using the central processing unit, the payment transaction, and

responding to receipt of the function code and user identification.

171. The method of claim 170 wherein the payment involves a default amount at a pre-set price.

172. The method of claim 170 wherein the payment involves a variable amount and which includes the further steps of:

using the keypad of the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

173. The method of claim 170 which further includes determining a destination account from the function code.

174. The method of claim 170 which further includes identifying a destination account using the keypad.

175. The method of claim 170 wherein preparing the wireless device to engage in the payment transaction comprises turning on the wireless device.

176. A method realizing a payment transaction allowing a user, operating a wireless device having a keypad, to pay a highway toll, the method comprising:

preparing the wireless device to engage in the toll payment transaction.

receiving, at the wireless device, an instruction from the user relating to the highway toll payment transaction,

sending highway toll payment instruction information as a function code from the wireless device, without further addressing, to a central processing unit to identify the highway toll payment transaction along with user identification information, said user identification information comprising wireless device identification information,

determining, at the central processing unit a source account identification from the user identification,

authorizing, using the central processing unit, the highway toll payment transaction, and
responding to receipt of the highway toll payment instruction.

177. The method claim 176 wherein the highway toll payment involves a default amount at a
pre-set price.

178. The method of claim 176 wherein the highway toll payment involves a variable amount
and which includes the further steps of:

using the keypad to identify the variable amount, and
sending the identified amount to the central processing unit.

179. The method of claim 176 which further includes determining a destination account from
the function code.

180. The method of claim 176 which further includes identifying a destination account using
the keypad.

181. The method of claim 176 wherein preparing the wireless device to pay a highway toll
comprises turning on the wireless device.

182. A method realizing a payment transaction allowing a user, operating a wireless device
having a keypad to pay a public transit fare, the method comprising:

preparing the wireless device to engage in the transit fare payment transaction,
receiving, at the wireless device, an instruction relating to the transit fare payment transaction,
sending transit fare payment instruction information as a function code from the wireless device,
without further addressing, to a central processing unit to identify the transit fare payment

transaction along with user identification information, said user identification information comprising wireless device identification information,

determining, at the central processing unit, a source account identification from the user identification,

authorizing, using the central processing unit, the transit fare payment transaction, and

responding to receipt of the transit fare payment instruction information .

183. The method claim 182 wherein the transit fare payment involves a default amount at a pre-set price.

184. The method of claim 182 wherein the transit fare payment involves a variable amount and which includes the further steps of:

using the keypad of the wireless device to identify the variable amount, and

sending the identified amount to the central processing unit.

185. The method of claim 182 which further includes determining a destination account from the function code.

186. The method of claim 182 which further includes identifying a destination account using the keypad.

187. The method of claim 182 wherein preparing the wireless device to engage in the transit fare payment transaction comprises turning on the wireless device.

188. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee, the method comprising:

preparing the wireless device to engage in the parking garage fee payment transaction.

receiving, at the wireless device an instruction from the user identifying the parking garage fee payment transaction,

sending parking garage fee payment instruction information as a function code, from the wireless device, without further addressing to a central processing unit to identify the parking garage fee payment transaction along with user identification information, said user identification information comprising wireless device identification information,

determining, at the central processing unit, a source account identification from the user identification,

authorizing, using the central processing unit, the parking garage fee transaction, and

responding to the parking garage fee payment instruction.

189. The method claim 188 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.

190. The method of claim 188 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:

using the keypad to identify the variable amount, and

sending the identified amount to the central processing unit.

191. The method of claim 188 which further includes determining a destination account from the function code.

192. The method of claim 188 which further includes identifying a destination account using the keypad.

193. The method of claim 188 wherein preparing the wireless device to engage in the parking garage fee payment transaction comprises turning on the wireless device.

194. A method realizing an account inquiry transaction allowing a user, operating a wireless device with a keypad, to obtain account balance information, the method comprising:

preparing the wireless device to engage in account balance inquiry transaction,

receiving, at the wireless device, an account inquiry instruction identifying the account inquiry transaction,

sending account inquiry instruction information, from the wireless device, as a function code without further addressing to a central processing unit to identify the account inquiry transaction along with user identification, wherein the user identification information comprises wireless device identification information,

determining, at the central processing unit, the account identification from the user identification,

authorizing, using the central processing unit, the account inquiry transaction, and

responding to receipt of the account inquiry transaction.

195. The method of claim 194 wherein preparing the wireless device for the account inquiry transaction comprises turning on the wireless device.

196. A method of allowing a user with a wireless device having a keypad, to transfer funds between different accounts by transmitting and receiving communications with said wireless device, said method comprising:

receiving from the wireless device a message including a function code corresponding to user selection of a desired funds transfer, said message further including user identification, said user identification comprising wireless device identification information, said message received without further addressing;

in response to receipt of said function code and user identification, authorizing the desired funds transfer,

said authorizing including determining a source account identification from the user identification, and

responding to receipt of the function code and user identification.

197. The method of claim 196 wherein the funds transfer involves a default amount at a pre-set price.

198. The method of claim 196 wherein the funds transfer involves a variable amount and which includes the further steps of:

prompting for variable amount information, and

receiving the variable amount information.

199. The method of claim 196 which further includes determining a destination account from the function code

200. (Cancel)

201. A method for realizing a payment transaction allowing a user, operating a wireless device having a keypad, to pay a vendor for goods or services by transmitting and receiving communications with said wireless device, the method comprising:

receiving a message from the wireless device including payment transaction instruction as a function code, without further addressing information, to identify a payment transaction, said message further including user identification, said user identification comprising wireless device identification,

determining a source account identification from the user identification,

authorizing the payment transaction, and

responding to receipt of the function code and user identification.

202. The method of claim 201 wherein the payment transaction involves a default amount at a pre-set price.

203. The method of claim 201 wherein the payment transaction involves a variable amount and which includes the further steps of:

prompting for variable amount information, and

receiving the variable amount information from the wireless device.

204. The method of claim 201 which further includes determining a destination account from the function code.

205. The method of claim 201 which includes the further steps of

prompting for destination account information, and

receiving said destination account information from the wireless device.

206. A method realizing a payment transaction allowing a user, operating a wireless device having a keypad, to pay a highway toll by transmitting and receiving communications with said wireless device, the method comprising:

receiving from the wireless device a message including a highway toll payment instruction as a function code, without further addressing, to identify the highway toll payment transaction, said message further including user identification information, said user identification information comprising wireless device identification information,

determining a source account identification from the user identification,

authorizing the highway toll payment transaction, and

responding to receipt of the highway toll payment instruction.

207. The method claim 206 wherein the highway toll payment involves a default amount at a pre-set price.

208. The method of claim 206 wherein the highway toll payment involves a variable amount and which includes the further steps of:

prompting for variable amount information, and

receiving the variable amount information from the wireless device.

209. The method of claim 206 which further includes determining a destination account from the function code.

210. The method of claim 206 which includes the further steps of prompting for destination account information, and

receiving said destination account information from the wireless device.

211. A method realizing a payment transaction allowing a user, operating a wireless device having a keypad to pay a public transit fare by transmitting and receiving communications with said wireless device, the method comprising:

receiving a message from the wireless device comprising transit fare payment instruction information as a function code, without further addressing, to identify the transit fare payment transaction, said message further including user identification information, said user identification information comprising wireless device identification information,

determining a source account identification from the user identification,

authorizing the transit fare payment transaction, and

responding to receipt of the transit fare payment instruction information .

212. The method claim 211 wherein the transit fare payment involves a default amount at a pre-set price.

213. The method of claim 211 wherein the transit fare payment involves a variable amount and which includes the further steps of:

prompting for variable amount information, and

receiving the variable amount information from the wireless device.

214-215. (Cancel)

216. A method realizing a payment transaction allowing a user, operating a wireless device with a keypad, to pay a parking garage fee by transmitting and receiving communications with said wireless device, the method comprising:

receiving a message from the wireless device comprising parking garage fee payment instruction information as a function code, without further addressing, to identify the parking garage fee payment transaction, said message including user identification information, said user identification information comprising wireless device identification information,

determining a source account identification from the user identification,

authorizing the parking garage fee transaction, and

responding to the parking garage fee payment instruction..

217. The method claim 216 wherein the parking garage fee payment transaction involves a default amount at a pre-set price.

218. The method of claim 216 wherein the parking garage fee payment transaction involves a variable amount and which includes the further steps of:

prompting for variable amount information, and

receiving the variable amount information from the wireless device.

219. The method of claim 216 which includes determining a destination account from the function code.

220. (Cancel)

221. (Currently Amended) A method realizing an account inquiry transaction allowing a user, operating a wireless device with a keypad, to obtain account balance information by transmitting and receiving communications with said wireless device, the method comprising:

receiving a message from the wireless device comprising account inquiry instruction information as a function code, without further addressing, to identify the account inquiry transaction, said message further including user identification information wherein the user identification information comprises wireless device identification information,

determining the account identification from the user identification,

authorizing the account inquiry transaction, and

responding to receipt of the account inquiry transaction.